

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
U.S. Bank National Association as trustee on behalf of  
the holders of the Citigroup Mortgage Loan Trust Inc.  
Asset-Backed Pass-Through Certificates, Series 2007-  
OPX1

In Re:  
Nieves L. Lara-Delgado  
  
Debtor



Order Filed on February 23, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 19-14615 RG

Hearing Date: 2/7/2024 @ 10:00 a.m.

Judge: Rosemary Gambardella

**AMENDED ORDER CURING POST-PETITION ARREARS & RESOLVING  
CERTIFICATION OF DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: February 23, 2024**

A handwritten signature in cursive script that reads "Rosemary Gambardella".  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

(Page 2)

Debtors: Nieves L. Lara-Delgado

Case No: 19-14615 RG

Caption of Order: AMENDED ORDER CURING POST-PETITION ARREARS AND RESOLVING  
MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S. Bank National Association as trustee on behalf of the holders of the Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates, Series 2007-OPX1, Denise Carlon appearing, upon a certification of default as to real property located at 293 Highwood Street, Teaneck NJ 07666, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Mark E. Norgaard, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of February 5, 2024, Debtor is due for the post-petition payments from November 2023 through December in the amount of \$2,114.61; and January 2024 through February 2024 in the amount of \$2,195.22 with \$1,056.59 in suspense for a total post-petition default of \$7,563.07; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make a payment of \$4,229.22 by February 15, 2024; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall pay the remaining balance of \$3,333.85 by February 29, 2024; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume March 1, 2024 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees which is to be paid through Debtors' Chapter 13 plan and the certification of default is hereby resolved.

In re:  
Nieves L Lara-Delgado  
Debtor

Case No. 19-14615-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Feb 23, 2024

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2024:

Recip ID	Recipient Name and Address
db	Nieves L Lara-Delgado, 293 Highwood Ave, Teaneck, NJ 07666-3217

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2024 at the address(es) listed below:

Name	Email Address
Charles G. Wohlrab	on behalf of Creditor Planet Home Lending LLC as Servicer for Arcpe 1 LLC bkecf@friedmanvartolo.com, cwohrlab@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as trustee on behalf of the holders of the Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates Series 2007-OPX1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Planet Home Lending LLC as Servicer for Arcpe 1 LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jason Brett Schwartz	on behalf of Creditor Capital One Auto Finance bkecf@friedmanvartolo.com bankruptcy@friedmanvartolo.com
Kevin Gordon McDonald	on behalf of Creditor U.S. Bank National Association as trustee on behalf of the holders of the Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates Series 2007-OPX1 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Mark E Norgaard	

District/off: 0312-2

User: admin

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Date Rcvd: Feb 23, 2024

Form ID: pdf903

Total Noticed: 1

on behalf of Attorney Norgaard O'Boyle & Hannon mnorgaard@norgaardfirm.com,  
amartinez@norgaardfirm.com;kcimmino@norgaardfirm.com;184grandno@gmail.com;dtakach@norgaardfirm.com;norgaard.mar  
ke.b124931@notify.bestcase.com

Mark E Norgaard

on behalf of Debtor Nieves L Lara-Delgado mnorgaard@norgaardfirm.com  
amartinez@norgaardfirm.com;kcimmino@norgaardfirm.com;184grandno@gmail.com;dtakach@norgaardfirm.com;norgaard.mar  
ke.b124931@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9